HR Monthly Meeting

September 17, 2019
AGENDA

- Position Classification Questionnaires (PCQ)
- Temporary Position Request
- Annual Enrollment
- Flu Clinics
- Healthy Interactions
Position Classification Questionnaires (PCQ)

> Information needed:
>  > Current PCQ form (Signed, requires two signatures). Can be found on the HR website under Position Management.
>  > Research or IT addendum (if applicable)
>  > Org Chart
>  > Review process/Equity Review
>  > Staff Positions Only
Temporary Position Request

Information needed:

1. **Title** (Temporary Clerical, Temporary Professional, Temporary Technical)
2. **Full-time Equivalent (FTE)**
   Note: nonregular employees are limited to less than 1500 hours per year (September 1, to August 31).
3. **Position Number Reporting To**
   Example: 00012345
4. **DeptID** (This is not the MoCode)
   Example: RHUMNRES

All PCQ’s and temporary position request should be emailed to the HR support email address at msthrsupport@mst.edu.
2020 Annual Enrollment

For active employees: October 14 – 25, 2019
Today we’ll talk about…

- Introduction
  - What is Annual Enrollment?
- Insurance options
  - Medical insurance plans
  - Ancillary insurance plans
  - Additional benefits
- Wellness Incentive
- HSAs and FSAs
- Conclusion
Introduction

2020 Annual Enrollment
What is Annual Enrollment?

- The period of time during which faculty, staff and other eligible parties are able to make changes to their insurance plan elections*

- Generally, two weeks each fall; this year:
  - October 14 – 25 for faculty and staff
  - October 28 – November 8 for retirees**

* Some changes may be made outside of Annual Enrollment if you have experienced an eligible family status change.

** Retirees are not eligible for some things discussed in this presentation, such as a pre-tax premium and some decision-making tools geared for employees’ insurance options. Retirees will receive their own decision-making guides and forms in the mail in October.
We’ll talk about in this section

- Medical insurance plans
  - Healthy Savings Plan
  - Custom Network Plan (Columbia and St. Louis)
  - PPO Plan (for those employed by the UMKC business unit, this includes the tiered feature)

- Ancillary insurance plans
  - Dental
  - Vision
  - Life
  - Long Term Disability
  - Accidental Death and Dismemberment
Medical insurance

What’s different this year?
- PPO and Custom Network prescription out-of-pocket limit
  - Self $4,650
  - Family $9,300

What’s the same?
- Medical plan options
- HSA money from the University
## Medical insurance options and premiums

<table>
<thead>
<tr>
<th>Medical plan option</th>
<th>Coverage level</th>
<th>You Pay (monthly premium)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Healthy Savings Plan</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>▪ Lowest premium</td>
<td>Self</td>
<td>$44</td>
</tr>
<tr>
<td>▪ Combined medical and R deductible</td>
<td>Self and spouse</td>
<td>$154</td>
</tr>
<tr>
<td>▪ HSA w/ University contribution</td>
<td>Self and children</td>
<td>$129</td>
</tr>
<tr>
<td>▪ Broad network</td>
<td>Self and family</td>
<td>$254</td>
</tr>
<tr>
<td><strong>Custom Network Plan (Columbia and St. Louis area)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>▪ Mid-level premium</td>
<td>Self</td>
<td>$83</td>
</tr>
<tr>
<td>▪ Medical deductible; separate R deductible</td>
<td>Self and spouse</td>
<td>$231</td>
</tr>
<tr>
<td>▪ Focused network</td>
<td>Self and children</td>
<td>$200</td>
</tr>
<tr>
<td></td>
<td>Self and family</td>
<td>$365</td>
</tr>
<tr>
<td><strong>PPO Plan (includes Kansas City Tiered Feature)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>▪ Highest premium</td>
<td>Self</td>
<td>$171</td>
</tr>
<tr>
<td>▪ Medical deductible; separate R deductible</td>
<td>Self and spouse</td>
<td>$411</td>
</tr>
<tr>
<td>▪ Broad network</td>
<td>Self and children</td>
<td>$366</td>
</tr>
<tr>
<td></td>
<td>Self and family</td>
<td>$629</td>
</tr>
</tbody>
</table>

**Tiered Feature**: In-network providers are divided into categories with different price points.
## Side-by-side comparison of medical plans

### What you pay for in-network coverage

<table>
<thead>
<tr>
<th></th>
<th>Healthy Savings Plan</th>
<th>Custom Network Plan (Columbia &amp; St. Louis)</th>
<th>PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical deductible</strong></td>
<td>$1,500/self $3,000/family*</td>
<td>$0</td>
<td>Kansas City and Rolla: $350/self; $1,050/family* Springfield and Rolla: $500/self; $1,500/family*</td>
</tr>
<tr>
<td><strong>Prescription deductible</strong></td>
<td>Retail: $50/person Mail-order: $0/person</td>
<td>Retail: $75/person Mail-order: $0/person</td>
<td></td>
</tr>
<tr>
<td><strong>Medical plan out-of-pocket limit</strong></td>
<td>$3,000/self $6,000/family* (combined med. &amp; Prescription)</td>
<td>$3,500/self $7,000/family*</td>
<td>$3,500/self $7,000/family*</td>
</tr>
<tr>
<td><strong>Prescription drug out-of-pocket limit</strong></td>
<td>$4,650/self $9,300/family* (combined med. &amp; Prescription)</td>
<td>$4,650/self $9,300/family*</td>
<td></td>
</tr>
<tr>
<td><strong>Prescription drug: Retail</strong></td>
<td>10% after deductible</td>
<td>Greater of: $7 copay or 20% coinsurance $15 copay or 25% coinsurance $30 copay or 50% coinsurance</td>
<td>Greater of: $7 copay or 20% coinsurance $15 copay or 25% coinsurance $30 copay or 50% coinsurance</td>
</tr>
<tr>
<td>▪ Formulary generic</td>
<td>▪ Formulary brand</td>
<td>▪ Non-formulary brand</td>
<td>▪ Formulary generic</td>
</tr>
<tr>
<td>▪ Non-formulary brand</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* “Self” and “family” are different for the Healthy Savings Plan than the other plan options.

** 90-day fill/refill for mail orders; includes MUHC pharmacies.
## Side-by-side comparison of medical plans

<table>
<thead>
<tr>
<th>Service</th>
<th>Healthy Savings Plan</th>
<th>Custom Network Plan (Columbia &amp; St. Louis)</th>
<th>PPO Plan</th>
<th>PPO Plan with tiered feature (UMKC business unit only)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive services</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Co-insurance</td>
<td>0%</td>
<td>10% after deductible; Columbia &amp; St. Louis: 10% after deductible</td>
<td>Designated Network: 0% coinsurance Network: 10% after deductible</td>
<td></td>
</tr>
<tr>
<td>Primary care visit</td>
<td>$10 copay/visit (incl. Mizzou Quick Care)</td>
<td>$20 copay/visit</td>
<td>Tier 1 (♥♥): $10 copay/visit Tier 2 (♥): $20 copay/visit</td>
<td></td>
</tr>
<tr>
<td>Specialist office visit</td>
<td>$30 copay/visit</td>
<td>$30 copay/visit</td>
<td>Tier 1 (♥♥): $25 copay/visit Tier 2 (♥): $30 copay/visit</td>
<td></td>
</tr>
<tr>
<td>Tier 1 (♥♥): $10 copay/visit Tier 2 (♥): $20 copay/visit</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urgent care</td>
<td>$50 copay/visit</td>
<td>$50 copay/visit</td>
<td>$50 copay/visit</td>
<td></td>
</tr>
<tr>
<td>Lab and x-ray</td>
<td>10% after deductible</td>
<td>No charge</td>
<td>Applicable co-insurance after deductible Designated Network: 0% coinsurance Network: 10% after deductible</td>
<td></td>
</tr>
<tr>
<td>Outpatient visit</td>
<td>$100 copay/visit</td>
<td>$100 copay/visit after deductible</td>
<td>Designated Network: $0 copay after deductible Network: $100 copay after deductible</td>
<td></td>
</tr>
<tr>
<td>Inpatient visit (includes maternity delivery)</td>
<td>$300 copay/confinement</td>
<td>$300 copay/confinement after deductible $300 copay/confinement after deductible $300 copay/confinement after deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency room</td>
<td>$250 copay/visit</td>
<td>$250 copay/visit after deductible</td>
<td>$250 copay/visit after deductible</td>
<td></td>
</tr>
</tbody>
</table>
Virtual Visits

- Lower cost than urgent care or emergency room
  - Talk to a doctor from your mobile device or computer without an appointment, any time
  - Great option when your doctor is not available or if you get sick while traveling with a non-emergency health situation

- Accessing Virtual Visits
  - Columbia CNP can access through UMHC’s video visits portal
  - All other plans can access through myuhc.com or the Health4Me app

- Conditions commonly treated:
  - Cold, Flu, Bronchitis, Pink Eye, Rash, Sinus Problems, Sore Throat, etc

Learn more at umurl.us/virtualvis
Prescription Options

- **Retail Pharmacies**
  - Physical pharmacy you walk-in to. Supply limited to 31 days

- **Mail-Order Pharmacy**
  - Send your prescriptions directly to your home. Up to 90-day supply
  - Ideal for maintenance medications or long-term therapies
  - Receive a 90-day supply for the same cost as 60-day supply

- **Mizzou Pharmacy**
  - Treated as mail-order, meaning they are able to offer prescriptions at the same reduced, mail-order costs

- **Specialty Pharmacy Services**
  - Supplied by Accredo for all plans
  - PPO and Columbia CNP members may also use Mizzou Pharmacy
Other insurance plans

- No changes to premiums or plan design for
  - Dental
  - Vision

- New administrator, but same plan design
  - Life (including spouse and dependent)
  - Accidental Death and Dismemberment
  - Long Term Disability
Life, AD&D and LTD Administrator: Unum

- **Basic Life & Long Term Disability**
  - One time opportunity during this Annual Enrollment Period
    - Add or increase to Life B and/or LTD Option B without evidence of insurability

- **Dependent Life-Child**
  - Elimination of evidence of insurability requirement
    - Add or increase Dependent Life-Child up to $25,000 in coverage without Evidence of Insurability

- **Additional Life (Supplemental)**
  - One Time opportunity during this Annual Enrollment Period
    - Add or increase coverage (up to 1x annual base salary) without evidence of insurability
    - Coverage available at 1x, 2x or 3x your annual base salary

**Note:** Your current enrollment in any of the above plans will carry over to Unum with no action needed
Insurance-related notices

- Notices will be made available during the enrollment process in myHR
  - Women’s Health and Cancer Rights Act of 1998
  - Your Right to Receive A Notice of Privacy Practices
  - Notice to Employees of Coverage Options
  - Premium Assistance under Medicaid and the Children’s Health Insurance Program (CHIP)
  - Medicare Modernization Act (MMA)
  - Newborns’ and Mothers’ Health Protection Act of 1996

- Additionally, notices are always available at umurl.us/notices
Take Advantage of Other Benefits

- Tuition Assistance
- Employee Assistance Program
- Shared Leave Program
HSAs and FSAs

2020 Annual Enrollment
Health savings account (HSA)

About the account

- University contributes
  - Employee: $400
  - Employee & Spouse: $800
  - Employee & Children: $800
  - Employee & Family: $1,200
- Use it for medical, prescription, dental and vision expenses
- Unused funds roll over from year to year
- Funds must be available prior to use
- If you’re switching from a Health FSA to an HSA in 2020, your FSA must have a zero balance by 12/31/19, or it will delay contributions to your HSA until 4/1/20.

About eligibility

- Eligibility requirements
  - Must be in a high-deductible plan (the Healthy Savings Plan is the University’s IRS-designated high-deductible plan)
  - Cannot be claimed as a dependent on some else’s taxes
  - Other coverage may disqualify you
- IRS contribution limits for 2020:
  - $3,550 per individual ($1,000 additional catch-up for 55 or older)
  - $7,100 per family ($1,000 additional catch-up for 55 or older)
- If you leave, you take funds with you.
Flexible spending account (Health Care FSA)

About the account
- University does not contribute
- Use it for medical, prescription, dental and vision expenses
- Cannot roll over funds
  - 2.5 month grace period allows extra time to incur expenses through March 15 of following year
- ASI FlexCard option

About eligibility
- Cannot be enrolled in the Healthy Savings Plan
- IRS contribution limits for 2020:
  - $2,700 for individual
- If you leave the University, you will no longer be eligible to participate in the FSA
  - Any remaining funds can only be used for expenses incurred prior to coverage end date

* If you have an FSA in 2019 and are changing to the Healthy Savings Plan with an HSA, your 2019 FSA must have a zero balance by December 31. A balance of any other amount will prevent you and the university from contributing to your HSA until April 1.
Flexible spending account (Dependent Care FSA)

About the account
- Use it for out-of-pocket childcare and/or elder care dependent expenses
- Funds must be available prior to use.

About eligibility
- Any employee may enroll in a Dependent Care FSA, even those enrolled in the Healthy Savings Plan
- IRS contribution limits for 2020:
  - $5,000 for family
WELLNESS INCENTIVE
2020 Annual Enrollment
Wellness Incentive

- A $450 incentive* split evenly between two cycles
- Eligibility requirements
  - Must be the primary subscriber to university medical insurance to be eligible
  - Must be an active employee at the time of the payouts
  - Complete Cycle 1, Cycle 2 or both as best fits your needs

- **Cycle 1:** November 1 – April 30
- **Cycle 2:** May 1 – September 30

* Earnings will be taxed and voluntary retirement contributions will be deducted, just like with other earnings. Must be actively employed at time of payout to earn the incentive. Must pay premiums for medical insurance to earn the incentive.
HealthyNow App

- Cerner’s mobile app, HealthyNow, is the mobile compliment to the Cerner Wellness Health Portal. The app allows you to:
  - Access your Wellness Incentive information on the go
  - Log incentive points
  - Take advantage of the informational resources at your fingertips.

Visit umurl.us/incentive for instructions on downloading.
CONCLUSION

2020 Annual Enrollment
There’s help!

- The *2020 Benefits Guide* has many of the answers you’re looking for
- Regularly check the Annual Enrollment webpage at: umurl.us/enrollment
  - Updates will always appear there
  - Schedule one-on-one meetings with your campus HR Generalist
- Contact your local HR Generalist or call the HR Service Center at (573) 882-2146 or (800) 488-5288
- Use UnitedHealthcare’s tools available through the above link

Remember to review and make changes between October 14 and October 25!
Flu Shot Clinics

> Tuesday, October 1, 2019
  Havener Center – St. Pat’s Ballroom 206C
  1346 N. Bishop Ave.
  Rolla, MO 65409
  10:00 AM – 1:00 PM

> Wednesday, October 30, 2019
  Havener Center – St. Pat’s Ballroom 206A&C
  1346 N. Bishop Ave.
  Rolla, MO 65409
  10:00 AM – 2:00 PM

https://www.umsystem.edu/totalrewards/wellness/flu_shots_and_health_screenings
Healthy Interactions

**Frequency:** Eight 1 hour sessions

**When:** Thursdays: 5:15pm – 6:15 pm
Beginning Sept. 26 – Nov. 14

**Where:** 204 Centennial Hall
Thank you for attending.

We appreciate all you do in support of our campus!